Chapter 13 Trustee 6308 Iola Avenue (806) 748-1980 Phone (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS WICHITA FALLS DIVISION

IN RE:
PATRICK HAROLD HANLON
SEANTE LANET HANLON

CASE NO: 09-70609-HDH-13
HEARING DATE: 9/22/2010
HEARING TIME: 10:00am

\$22,353.10 \$26,625.00 10.00% 60 \$501.25 PAID BY TRUSTE

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (if required)

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2009-03 and would respectively show unto to the Court as follows:

I. OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Cli	m# Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount	
012 0 U	CHASE	\$4,594.11	016 0 U	DATASEARCH	\$2,374.00	
019 0 U	EXECUTIVE SERVICES	\$228.00	025 0 U	GRANT E CETTIE DPM	\$109.00	
026 0 U	HILCO RECEIVABLES	\$4,698.00	027 0 U	RADIOLOGY ASSOCIATES	\$44.90	
032 0 U	LAW OFFICES OF REGENT & ASSOC LLC	\$4,698.41	035 0 U	NCO FIN 99	\$171.00	
036 0 U	NCO FINANCIAL SYSTEMS	\$378.00	037 0 U	NORTH TEXAS MEDICAL LAB	\$150.00	
038 0 U	OSTC	\$569.34	040 0 U	ORTHAPEDIC ASSOCIATES	\$164.72	
041 0 U	RADIOLOGY ASSOCIATES	\$10.26	043 0 U	THE MRI CENTER & NO 064 OSTC	\$1,070.66	
044 0 U	UT SOUTHWESTER MEDICAL SERVICE PLAN	\$1,964.93	045 0 U	UNITED REGIONAL	\$8,189.00	
046 0 U	ZALE LIPSHY UNIVERSITY HOSPITAL	\$223.94	047 0 U	UNIVERSITY HOSPITAL-ZLEE LIPSHY	s1,335.13	
049 0 U	VIREN METHA PA MD FACOG	\$265.20	055 0 U	CHRISTIAN FAMILY HEALTH CLINIC	\$33.00	
056 0 U	CHRISTIAN FAMILY HEALTH CLINIC	\$39.33	057 0 U	CHRISTIAN FAMILY HEALTH CLINIC	\$613.00	
058 0 U	DATASEARCH	\$2,175.00	059 0 U	EXECUTIVE SERVICES	\$50.00	
060 0 U	EXECUTIVE SERVICES	\$291.00	062 0 U	RADIOLOGY ASSOCIATES	\$157.60	
063 0 U	RADIOLOGY ASSOCIATES	\$14.25	064 0 U	ZALE LIPSHY UNIVERSITY HOSPITAL	. \$1,783.77	
065 0 U	ZALE LIPSHY UNIVERSITY HOSPITAL	\$2,596.62				

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee	Creditor	Collateral / Description	Claim	Value	%	Term	Paid / Treated
Claim #			Amount				
SECURED CI	REDITORS						

2006 FORD 250

Extended term to 60 months. See modification below.

022 0 FORD MOTOR CREDIT COMPANY

Case 09-70609-hdh13 Doc 43 RREARS Filed 07/20/10 Entered 07/20/10 14:25:59 Desc BANKHOME MORT GAGE

No payments will be made unless a proof of claim is filed. Extended term to 60 months. See modification below.

051 0 WICHITA CO BURKBURNETT CITY AND PROPERTY TAXES \$0.00 \$76,516.00 PD DIRECT BY DEBTOR

ISI

053 0 US BANK HOME MORTGAGE HOMESTEAD \$0.00 \$76,516.00 PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Cin	n# Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount	
009 0 U	CANDICA	\$1,686.26	010 0 U	CAPITAL ONE BANK USA	\$3,259.09	
	PURCHASES/BARCLAYS			PURCHASES		
013 0 U	CHRISTIAN FAMILY HEALTH CLINIC	\$158.80	014 0 U	CLINICS OF NORTH TEXAS	\$1,399.54	
	MEDICAL SERVICES			MEDICAL SERVICES		
017 0 U	DELL FINANCIAL SERVICES	\$1,339.05	028 0 U	HSBC BANK NEVADA	\$3,525.05	
	PURCHASES			PURCHASES		
033 0 U	MIDLAND CREDIT MANAGEMENT	\$1,686.30	050 0 U	NATIONAL CAPITAL MANAGEMENT	\$4,698.41	
	PURCHASES/CAPITAL ONE BANK			PURCHASES/PROVIDIAN WAMU CHASE BAN	IK	
054 0 U	CANDICA	\$2,172.75	061 0 U	HSBC BANK NEVADA	\$2,595.00	
	PURCHASES/BARCLAYS			PURCHASES		

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2009-03 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

All creditors shall be treated over a 60 month plan term.

Debtor shall pay \$573 per month beginning January 2010 for 9 months; then Debtor shall pay \$652 per month beginning October 2010 for the remaining 51 months; also the \$579 that is paid ahead will be included in the base for a total plan base amount of \$38,988.00.

/s/ Walter O'Cheskey
Walter O'Cheskey
Chapter 13 Trustee

Case 09-70609-hdh13 Doc 43 Filed 07/20/10 Entered 07/20/10 14:25:59 Desc NOTICE OF HEARING AND TRESTING CONFERENCE

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 9/22/2010 AT 10:00am CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2009-03 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 7/20/2010 /s/ Walter O'Cheskey

Walter O'Cheskey Chapter 13 Trustee

ASSETCARE INC 5100 PEACHTREE INDUSTRIAL BLVD NORCROSS GA 30071

BARCLAYS BANK DELAWARE ATTN CUSTOMER SUPPORT DEPARTMENT PO BOX 8833 WILMINGTON DE 19899

BARRETT DAFFIN FRAPPIER TURNER & ENGEL LLP 1900 ST JAMES PLACE SUITE 500 HOUSTON TX 77056

BASSEL & WILCOX PO BOX 11509 FORT WORTH TX 76110

CANDICA C/O WEINSTEIN & RILEY 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121

CANDICA C/O WEINSTEIN & RILEY PO BOX 3978 SEATTLE WA 98124

CAPITAL ONE 6125 LAKEVIEW ROAD, STE 800 CHARLOTTE NC 28269

CAPITAL ONE BANK USA BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272

CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130

CHASE CARD SERVICES ATTN MARK PASCALE 201 NORTH WALNUT STREET MS DE1-1406 WILMINGTON DE 19801

CHASE PO BOX 15298 WILMINGTON DE 19850

CHRISTIAN FAMILY HEALTH CLINIC 312 SOUTH AVE D BURKBURNETT TX 76354

CLINICS OF NORTH TEXAS PAYMENT PROCESSING CENTER PO BOX 730852 DALLAS TX 75373

CLINICS OF NORTH TEXAS PO BOX 97521 WICHITA FALLS TX 76307

CREDITORS INTERCHANGE 80 HOLTZ DRIVE BUFFALO NY 14225

DATA SEARCH INC PO BOX 461289 SAN ANTONIO TX 78246

DATASEARCH PO BOX 461289 SAN ANTONIO TX 78246

DELL FINANCIAL SERVICES BANKRUPTCY DEPARTMENT 12234 N IH 35 AUSTIN TX 78753

DELL FINANCIAL SERVICES C/O RESURGENT CAPITAL SERVICES PO BOX 10390 GREENVILLE SC 29603

ENCHORE RECEIVABLE MANAGEMENT PO BOX 3330 OLATHE KS 66063

EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301

EXECUTIVE SERVICES 1200 AUSTIN STREET PO BOX 2248 WICHITA FALLS TX 76307

FMA ALLIANCE LTD 11811 NORTH FREEWAY STE 900 HOUSTON TX 77060

FORD MOTOR CREDIT COMPANY DRAWER 55-953 CHAPTER 13 PO BOX 55000 DETROIT MI 48255

FORD MOTOR CREDIT COMPANY PO BOX 6275 DEARBORN MI 48121

GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131

GLOBAL CREDIT & COLLECTION CORP 300 INTERNATIONAL DRIVE PMB 10015 WILLIAMSVILLE NY 14221

GRANT E CETTIE DPM 2921 SOUTHWEST PKWY WICHITA FALLS TX 76308

HILCO RECEIVABLES 5 REVERE DR STE 510 NORTHBROOK IL 60062

HSBC BANK NEVADA C/O PRA RECEIVABLES MANAGEMENT PO BOX 12907 NORFOLK VA 23541

HSBC BANK/BANKRUPTCY PO BOX 5253 CAROL STREAM IL 60197

HSBC PO BOX 5253 CAROL STREAM IL 60197

INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114

INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114

KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310

KTX EMERGENCY PHYSICIANS PO BOX 98596 LAS VEGAS NV 89193

LAW OFFICES OF JAMES A WEST PC 6380 ROGERDALE ROAD STE 130 HOUSTON TX 77072

LAW OFFICES OF REGENT & ASSOC LLC 2650 FOUNTAIN VIEW DR SUITE 233 HOUSTON TX 77057

MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO CA 92123

MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301

NATIONAL CAPITAL MANAGEMENT 8245 TOURNAMENT DRIVE STE 230 MEMPHIS TN 38125

NCO FIN 99 555 VAN REED RD WYOMISSING PA 19610

NCO FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM PA 19044

NCO FINANCIAL SYSTEMS PO BOX 15894 WILMINGTON DE 19850

NORTH TEXAS MEDICAL LAB PO BOX 930 WICHITA FALLS TX 76307

OKLAHOMA TAX COMMISSION 2501 LINCOLN BLVD OKLAHOMA CITY OK 73194

ORTHAPEDIC ASSOCIATES #1 WEST MEDICAL CT WICHITA FALLS TX 76310

OSTC #1 WEST MEDICAL COURT WICHITA FALLS TX 76310

PATRICK HAROLD HANLON & SEANTE LANET HANLON 1013 JEWEL BURKBURNETT TX 76354

RADIOLOGY ASSOCIATES 808 BROOK AVENUE WICHITA FALLS TX 76301

THE LAW OFFICE OF SIDNEY MICKELL 5050 PALO VERDE STREET SUITE 113 MONTCLAIR CA 91763

THE MRI CENTER & NO 064 OSTC #1 WEST MEDICAL COURT WICHITA FALLS TX 76310

UNITED REGIONAL 1600 8TH STREET WICHITA FALLS TX 76301

UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102

UNIVERSITY HOSPITAL-ZLEE LIPSHY 5909 HARRY HINES BLVD DALLAS TX 75390

US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242

US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530

US BANK HOME MORTGAGE ATTN BANKRUPTCY DEPT PO BOX 5229 CINCINNATI OH 45201

UT SOUTHWESTER MEDICAL SERVICE PLAN PO BOX 845347 DALLAS TX 75284

VIREN METHA PA MD FACOG 1815 10TH STREET WICHITA FALL TX 76301

WICHITA CO BURKBURNETT CITY AND ISD CO PERDUE BRANDON AND FIELDER PO BOX 8188 WICHITA FALLS TX 76307

WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242

ZALE LIPSHY UNIVERSITY HOSPITAL PO BOX 849927 DALLAS TX 75284